

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Kathleen S Neurauter

Debtor(s)

Case No. 09-05512

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/20/2009.
- 2) The plan was confirmed on 04/24/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 11/19/2010.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/20/2010, 12/27/2011, 09/06/2013.
- 5) The case was completed on 01/23/2014.
- 6) Number of months from filing to last payment: 59.
- 7) Number of months case was pending: 61.
- 8) Total value of assets abandoned by court order: \$0.00.
- 9) Total value of assets exempted: \$30,271.19.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$55,685.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS: \$55,685.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$1,026.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,414.80
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$3,440.80**

Attorney fees paid and disclosed by debtor: \$2,204.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BAXTER CREDIT UNION	Secured	7,263.39	7,263.39	7,263.39	7,263.39	599.07
BAXTER CREDIT UNION	Secured	36,325.00	13,870.52	13,870.52	13,870.52	0.00
BAXTER CREDIT UNION	Secured	0.00	0.00	0.00	0.00	0.00
BAXTER CREDIT UNION	Secured	0.00	0.00	0.00	0.00	0.00
BAXTER CREDIT UNION	Unsecured	3,355.41	3,444.60	3,444.60	3,043.49	0.00
CBCS	Unsecured	NA	267.29	267.29	236.16	0.00
CHASE STUDENT LOANS	Unsecured	2,531.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	NA	195.20	195.20	172.47	0.00
DELL FINANCIAL SERVICES	Unsecured	1,083.57	1,083.57	1,083.57	957.39	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	NA	451.10	451.10	398.57	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	NA	838.87	838.87	741.19	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	NA	957.79	957.79	846.26	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	684.00	706.57	706.57	624.29	0.00
ECMC	Unsecured	2,750.00	10,590.42	10,590.42	9,357.20	0.00
ILLINOIS STUDENT ASSIST COMM	Unsecured	4,924.00	8,113.08	8,113.08	7,168.34	0.00
ILLINOIS STUDENT ASSIST COMM	Unsecured	4,607.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	358.00	634.96	634.96	561.02	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	NA	1,558.69	1,558.69	1,377.19	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	NA	5,067.21	5,067.21	4,477.15	0.00
RESURGENT CAPITAL SERVICES	Unsecured	NA	623.05	623.05	550.50	0.00
TARGET NATIONAL BANK	Unsecured	666.74	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$13,870.52	\$13,870.52	\$0.00
Debt Secured by Vehicle	\$7,263.39	\$7,263.39	\$599.07
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$21,133.91</b>	<b>\$21,133.91</b>	<b>\$599.07</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$34,532.40</b>	<b>\$30,511.22</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$3,440.80</u>	
Disbursements to Creditors	<u>\$52,244.20</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$55,685.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/03/2014

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.